IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Edward G. MCLAUGHLIN et al.) Group Art Unit: 3691
Application No.: 09/277,189) Examiner: Poinvil, Frantzy
Filed: March 26, 1999))
For: ELECTRONIC BILL PRESENTATION AND PAYMENT METHOD AND SYSTEM) Confirmation No.: 3185))

Mail Stop: AMENDMENT
Commissioner for Patents
P.O. Boy 1450 Alexandria, VA 223

P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed January 21, 2011, the period for response to which extending through April 21, 2011, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendments section of this paper.